

Municipal Elections.
MUNICIPALITY OF HURSTVILLE.—To the Ratepayers of Hurstville Ward.—Do and pledge your vote for your old and tried friend, Alderman JOHN KROHLE, will be a Candidate for re-election.

Lectures.
AUSTRALIAN ASSOCIATION FOR THE ADVANCEMENT OF SCIENCE.
A LECTURE TO WORKING MEN will be given at the UNIVERSITY on THURSDAY, JANUARY 11th, 8.15 p.m.—upon "THE GEOGRAPHY WITHOUT WIRES" by J. ANTHONY POLLACK, B.Sc. ADMISSION FREE by ticket, which can be obtained on application at the University, Newtown-road, or at the Royal Society of Arts, 1, Bloomsbury-square, or at the Railway Institute, or at the Railway Club, 11, Abchurch-lane.

**"WRIGHT, HATTON, and CO., Ltd.
"F. W. Browne, General Manager.
"J. E. GIBBS, Eng."**

NOTICE OF REMOVAL.
ON AND AFTER SATURDAY, 4th DECEMBER,
OUR BUSINESS WILL BE CONDUCTED
AT 172 FETTER STREET
(next door to J. BAKER'S).
A. E. BROOKE and CO.,
Solely Agents,
172 FETTER STREET.

Percentage of total effort	A. balearicum (%)	A. mediterraneum (%)
0	0	0
20	10	0
40	30	0
60	60	0
80	85	5
100	95	10

3

That lovely Waterside Estate, situate on the waters of

WATERLOO AND ALEXANDRIA
Zeland Estate
Hill View Estate.
Large and Small Docks, suitable for manufacturing,
and other purposes.

LANDS FOR SALE or TO LEASE.
MARINE CO-OPERATIVE PERPETUAL
The Waterlooside Building Co., Ltd.
MARINE CO-OPERATIVE PERPETUAL

[illegible][illegible][illegible][illegible]

COMMERCIAL RETROSPECT,
1897.

MONETARY REVIEW.

The year just ended has been comparatively uneventful, differing but little from that which preceded it. The steady improvement that disclosed was maintained throughout the past 12 months. In this condition of things, however, there was nothing that had not been really anticipated by those who took a sanguine view of the situation, fully bearing out the forecast with which we closed our last year's review to the effect that "a further measure of recovery than we were entitled to expect was hardly to be realized." That there has been some recovery is all the more remarkable because of the effects of the previous drought in the diminution of crop and the recurrence of further conditions which were calculated to arrest, and doubtless in some degree did check, the gradual restoration of the colony's ordinary measure of prosperity. The evidence of this improvement is apparent from the increase in the trade, indicated by the volume of exports and of the bank clearings. The trade of the year 1897, according to the figures for the year 1897, closed by a per cent. of 1896. The bank clearings in the year show an increase of 3 per cent. The absence of closer correspondence between the volume of the trade and the figures is probably in part to be accounted for by the stagnation in the property market, and some inactivity in the stock and share market, cheques and documents, and the business of the banks contributing to swell the bank's returns.

Money continued abundant and cheap, thus contributing to the promotion of industries dependent on borrowed capital. The year ended with the bank deposit rate at 3 per cent. for term deposits for 12 months, and 1 per cent. for 3 months, which had been quoted from March 1, 1896, and the figures for the year 1897 were not much higher, money being refused at the beginning of the year. Later on, however, the large export of gold, though not affecting the rates, gave a rather stronger tone to the money market, and it was felt that, though the year closed with rates quoted the same as they were at the beginning, the tendency is towards a future position, though arrested for the time by the proceeds of the gold clip and crops. The leading rates of the banks are, as anything, rather easier. Three months' bills are quoted at 10 to 11 per cent., four months, 11 to 12 per cent., and six months, 12 to 13 per cent. The following table shows the leading features of the quarterly banking averages in the various colonies to the latest date:

REVENUE, 1897.

Colony.	Deposits.	Clearings.	Notes in Circulation.	Advances.
N.S.W.	2,312,000,000	1,212,000,000	1,000,000,000	2,000,000,000
Victoria	1,000,000,000	500,000,000	400,000,000	1,000,000,000
Queensland	500,000,000	250,000,000	200,000,000	500,000,000
South Australia	250,000,000	125,000,000	100,000,000	250,000,000
Tasmania	100,000,000	50,000,000	40,000,000	100,000,000
Western Australia	50,000,000	25,000,000	20,000,000	50,000,000
Other Colonies	100,000,000	50,000,000	40,000,000	100,000,000
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rose into bank deposits. Both the Savings and
 Banks have received substantial additions to their
 resources, now amounting to an aggregate of the

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40. 60. 80. 100. 120. 140. 160. 180. 200. 220. 240. 260. 280. 300. 320. 340. 360. 380. 400. 420. 440. 460. 480. 500. 520. 540. 560. 580. 600. 620. 640. 660. 680. 700. 720. 740. 760. 780. 800. 820. 840. 860. 880. 900. 920. 940. 960. 980. 1000. 1020. 1040. 1060. 1080. 1100. 1120. 1140. 1160. 1180. 1200. 1220. 1240. 1260. 1280. 1300. 1320. 1340. 1360. 1380. 1400. 1420. 1440. 1460. 1480. 1500. 1520. 1540. 1560. 1580. 1600. 1620. 1640. 1660. 1680. 1700. 1720. 1740. 1760. 1780. 1800. 1820. 1840. 1860. 1880. 1900. 1920. 1940. 1960. 1980. 2000. 2020. 2040. 2060. 2080. 2100. 2120. 2140. 2160. 2180. 2200. 2220. 2240. 2260. 2280. 2300. 2320. 2340. 2360. 2380. 2400. 2420. 2440. 2460. 2480. 2500. 2520. 2540. 2560. 2580. 2600. 2620. 2640. 2660. 2680. 2700. 2720. 2740. 2760. 2780. 2800. 2820. 2840. 2860. 2880. 2900. 2920. 2940. 2960. 2980. 3000. 3020. 3040. 3060. 3080. 3100. 3120. 3140. 3160. 3180. 3200. 3220. 3240. 3260. 3280. 3300. 3320. 3340. 3360. 3380. 3400. 3420. 3440. 3460. 3480. 3500. 3520. 3540. 3560. 3580. 3600. 3620. 3640. 3660. 3680. 3700. 3720. 3740. 3760. 3780. 3800. 3820. 3840. 3860. 3880. 3900. 3920. 3940. 3960. 3980. 4000. 4020. 4040. 4060. 4080. 4100. 4120. 4140. 4160. 4180. 4200. 4220. 4240. 4260. 4280. 4300. 4320. 4340. 4360. 4380. 4400. 4420. 4440. 4460. 4480. 4500. 4520. 4540. 4560. 4580. 4600. 4620. 4640. 4660. 4680. 4700. 4720. 4740. 4760. 4780. 4800. 4820. 4840. 4860. 4880. 4900. 4920. 4940. 4960. 4980. 5000. 5020. 5040. 5060. 5080. 5100. 5120. 5140. 5160. 5180. 5200. 5220. 5240. 5260. 5280. 5300. 5320. 5340. 5360. 5380. 5400. 5420. 5440. 5460. 5480. 5500. 5520. 5540. 5560. 5580. 5600. 5620. 5640. 5660. 5680. 5700. 5720. 5740. 5760. 5780. 5800. 5820. 5840. 5860. 5880. 5900. 5920. 5940. 5960. 5980. 6000. 6020. 6040. 6060. 6080. 6100. 6120. 6140. 6160. 6180. 6200. 6220. 6240. 6260. 6280. 6300. 6320. 6340. 6360. 6380. 6400. 6420. 6440. 6460. 6480. 6500. 6520. 6540. 6560. 6580. 6600. 6620. 6640. 6660. 6680. 6700. 6720. 6740. 6760. 6780. 6800. 6820. 6840. 6860. 6880. 6900. 6920. 6940. 6960. 6980. 7000. 7020. 7040. 7060. 7080. 7100. 7120. 7140. 7160. 7180. 7200. 7220. 7240. 7260. 7280. 7300. 7320. 7340. 7360. 7380. 7400. 7420. 7440. 7460. 7480. 7500. 7520. 7540. 7560. 7580. 7600. 7620. 7640. 7660. 7680. 7700. 7720. 7740. 7760. 7780. 7800. 7820. 7840. 7860. 7880. 7900. 7920. 7940. 7960. 7980. 8000. 8020. 8040. 8060. 8080. 8100. 8120. 8140. 8160. 8180. 8200. 8220. 8240. 8260. 8280. 8300. 8320. 8340. 8360. 8380. 8400. 8420. 8440. 8460. 8480. 8500. 8520. 8540. 8560. 8580. 8600. 8620. 8640. 8660. 8680. 8700. 8720. 8740. 8760. 8780. 8800. 8820. 8840. 8860. 8880. 8900. 8920. 8940. 8960. 8980. 9000. 9020. 9040. 9060. 9080. 9100. 9120. 9140. 9160. 9180. 9200. 9220. 9240. 9260. 9280. 9300. 9320. 9340. 9360. 9380. 9400. 9420. 9440. 9460. 9480. 9500. 9520. 9540. 9560. 9580. 9600. 9620. 9640. 9660. 9680. 9700. 9720. 9740. 9760. 9780. 9800. 9820. 9840. 9860. 9880. 9900. 9920. 9940. 9960. 9980. 10000.

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SMOKE
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SOOTHING AND MILD.

A MAN'S OATH.

Given in Court with due solemnity in the presence of a crowd of officials and spectators, ready to be more likely to bring out the truth than a simple question asked in private life. A man's oath will tell the truth under all circumstances, while the other sort will fairly without exception if he thinks he will be found out. Whatever I say about it.

LADIES', GENTLEMEN'S, AND CHILDREN'S FOOTWEAR.

I am ready to be held to be as steady as I was under oath. They are.

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MADE FOR
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THE BOOT KING OF AUSTRALIA,
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BRANCHES ALL OVER THE CITY, IN ALL PRINCIPAL SUBURBS AND COUNTRY TOWNS IN NEW SOUTH WALES.

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CONDENSED MILK.

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Parties going into the new gold-bearing territory will do well to remember that

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HOLBROOK'S SAUCE HAS BEEN AWARDED MOST PRIZE MEDALS

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THE MOST REFRESHING, COOLING, AND HEALTHFUL BEVERAGE.

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